

**Information to identify the case:**

Debtor 1	<b>James Massa</b>	Social Security number or ITIN	xxx-xx-0990
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-30468-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Massa

2/1/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James Massa  
 Debtor

Case No. 18-30468-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 58

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db  
 517812700 +James Massa, 178 Southwood DR, Old Bridge, NJ 08857-1659  
 517812701 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 517812702 +Academic Eye Center, 23 Oceanic Ave, Staten Island, NY 10312-6511  
 517812703 +Amboy Bank, 3590 US Hwy 9, Old Bridge, NJ 08857-3523  
 517812704 +Atlantic City Expressway, PO Box 4971, Trenton, NJ 08650-4971  
 517812707 +Bac Service, LLC, P.O Box 538, Howell, NJ 07731-0538  
 517812708 CVS Drugs, PO Box 6380, Aurora, IL 60598-0380  
 517812710 +ENT and Allergy Associates, C/O Middle Country Collection Services,,  
 200 Parkway Drive South Suite 301, Hauppauge, NY 11788-2025  
 517812712 +EZ Pass NJ, P.O Box 4973, Trenton, NJ 08650-4973  
 517812713 +Excel Urgent Care Of Nj LLC, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529  
 517812714 +Horizon Blue Cross Blue Shield Of Nj, P.O Box 656, Newark, NJ 07101-0656  
 517812715 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
 517812716 +JCP&L, PO Box 16001, Reading, PA 19612-6001  
 517812717 +JFK Medical Associates, P.O Box 11912, Newark, NJ 07101-4912  
 517812718 +JFK Medical Center, C/O Paula G. Kaplan, 55 Morris Ave Ste 100,  
 Springfield, NJ 07081-1422  
 517812719 +Jeffrey Rapaport MD, PA, 333 Sylvan Ave., Ste 207, Englewood Cliffs, NJ 07632-2732  
 517812720 +Lincare Inc, PO Box 9521, Amherst, NY 14226-9521  
 517812721 +Meridian OB/GYN Associates, C/O Simon's Agency Inc, PO Box 5026, Syracuse, NY 13220-5026  
 517812722 +Middlesex Hospital Physicians, PA, C/O Revenue Recoery Corp., PO Box 50250,  
 Knoxville, TN 37950-0250  
 517812723 +Midland Mortgage, 4515 Broadmoor Bluffs Dr, Colorado Springs, CO 80906-8647  
 517812724 +Monmouth Ocean Hospital Service Corp, 4806 Megill Rd., Ste 3, Neptune, NJ 07753-6926  
 517812725 +New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042  
 517812726 +New York Thruway, C/O Linebarger Goggan Blair & Sampson, L, 61 Broadway, Suite 2600,  
 New York, NY 10006-2840  
 517812727 +Old Bridge Municipal Utilities Authority, 71 Blvd West, Cliffwood Beach, NJ 07735-6105  
 517812728 +Orthopedic Assoc. Of Central Jersey, 205 May St. Suite 202, Edison, NJ 08837-3267  
 517812729 +PA Turnpike Commission, C/O PennCredit, 916 S 14th St, Harrisburg, PA 17104-3425  
 517812730 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517812731 +Premier Urology Group LLC, P.O Box 51079, Newark, NJ 07101-5179  
 517812732 +Princeton Surgical Associates, 5 Plainsboro Rd Ste 400, Plainsboro, NJ 08536-1915  
 517812733 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 517812734 +Raritan Bay Med Center, PO Box 48071, Newark, NJ 07101-4871  
 517812735 +Raritan Bay Physicians Group PC, P.O Box 11987, Newark, NJ 07101-4992  
 517812736 +Saint Barnabas Medical Center, C/O BCA Financial Services, Inc, 18001 Old Cutler Rd Ste 462,  
 Miami, FL 33157-6437  
 517812737 +Saint Peters University Hospital, C/O Schachter Portnoy, Llc, 3490 Us Rte 1,  
 Princeton, NJ 08540-5920  
 517812738 +Santander Consumer USA, P.O Box 961288, Fort Worth, TX 76161-0288  
 517812739 +State of NJ EXPASS/Delaware River Port A, PO Box 4971, Trenton, NJ 08650-4971  
 517812740 +The Port Authority of NY & NJ, Violations Processing Center,  
 C/O Linenbarger Goggan Blair & Sampson,, 61 Broadway, Ste 2600, New York, NY 10006-2840  
 517812741 +Union Emergency Medical Unit, PO Box 575, Matawan, NJ 07747-0575  
 517812742 +White Plains Hospital, C/O Trans-Continental Credit & Collectio, PO Box 5055,  
 White Plains, NY 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 01:50:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 02 2019 01:50:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Feb 02 2019 06:18:00 Santander Consumer USA Inc, PO Box 961245,  
 Fort Worth, TX 76161-0244  
 517812705 +EDI: CAPONEAUTO.COM Feb 02 2019 06:18:00 Capital One Auto Finan, 3901 Dallas Pkwy,  
 Plano, TX 75093-7864  
 517817534 +EDI: AISACG.COM Feb 02 2019 06:18:00 Capital One Auto Finance, a division of,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517812706 +E-mail/Text: bankruptcy@cashcall.com Feb 02 2019 01:52:27 Cashcall Inc, 1 City Blvd W,  
 Orange, CA 92868-3621  
 517812711 +EDI: AMINFOFP.COM Feb 02 2019 06:18:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 517863438 EDI: BL-BECKET.COM Feb 02 2019 06:18:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517812718 +EDI: CBSKOHLS.COM Feb 02 2019 06:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517812727 E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2019 01:52:19 MTA Bridges & Tunnels,  
 C/O Transworld Systems Inc, PO Box 15110, Wilmington, DE 19850-5110  
 517812723 +EDI: MID8.COM Feb 02 2019 06:18:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 517812725 +E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2019 01:52:19 Minuteclinic Of New Jersey,  
 C/O Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 58

Date Rcvd: Feb 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517812731 +E-mail/Text: bcwrtoff@cablevision.com Feb 02 2019 01:52:34 Optimum,  
200 Jericho Quadrangle, Jericho, NY 11753-2701  
517812735 +EDI: PRA.COM Feb 02 2019 06:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
517812746 +E-mail/Text: bankruptcy@certifiedcollection.com Feb 02 2019 01:50:45  
SBMC Multi Specialty - Nephro, C/O Certified Credit & Collection Bureau, PO Box 1750,  
Whitehouse Station, NJ 08889-1750  
517812749 +EDI: WTRRN BANK.COM Feb 02 2019 06:18:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
517812752 +EDI: VERIZONCOMB.COM Feb 02 2019 06:18:00 Verizon, P.O Box 4003, Acworth, GA 30101-9004  
517812753 E-mail/Text: bankruptcydepartment@tsico.com Feb 02 2019 01:52:20 Viking,  
C/O Transworld Systems Inc, PO Box 15520, Wilmington, DE 19850-5520  
517812754 +E-mail/Text: bankruptcyreports@wakeassoc.com Feb 02 2019 01:52:26 Wakefield & Association,  
P.O Box 58, Fort Morgan, CO 80701-0058

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517812720 Maryland Transportation Authority  
517812734 Plain Green  
517812736\* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
517812747 ##+Shoprite, C/O Collections Acquisition Company, Inc, Payliance, 3 Easton Oval, Ste 210,  
Columbus, OH 43219-6011

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Robert C. Nisenson on behalf of Debtor James Massa rnisenon@aol.com,  
nisenonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6